

Adjusted gross income	15	Add lines 7 through 14b (far right column). This is your total income .	▶ 15
	16	Educator expenses (see page 28).	16
	17	IRA deduction (see page 28).	17
	18	Student loan interest deduction (see page 31).	18
	19	Tuition and fees deduction (see page 31).	19
	20	Add lines 16 through 19. These are your total adjustments .	20
	21	Subtract line 20 from line 15. This is your adjusted gross income .	▶ 21

Before you begin: ✓ Be sure you have read the list on page 28.



		<u>Your IRA</u>	<u>Spouse's IRA</u>
1a.	Were you covered by a retirement plan (see page 31)?	1a. <input type="checkbox"/> Yes <input type="checkbox"/> No	
b.	If married filing jointly, was your spouse covered by a retirement plan?		1b. <input type="checkbox"/> Yes <input type="checkbox"/> No
<p>Next. If you checked "No" on line 1a (and "No" on line 1b if married filing jointly), skip lines 2 through 6, enter \$3,000 (\$3,500 if age 50 or older at the end of 2003) on line 7a (and 7b if applicable), and go to line 8. Otherwise, go to line 2.</p>			
2.	Enter the amount shown below that applies to you. <ul style="list-style-type: none"> • Single, head of household, or married filing separately and you lived apart from your spouse for all of 2003, enter \$50,000 • Qualifying widow(er), enter \$70,000 • Married filing jointly, enter \$70,000 in both columns. But if you checked "No" on either line 1a or 1b, enter \$160,000 for the person who was not covered by a plan • Married filing separately and you lived with your spouse at any time in 2003, enter \$10,000 	2a. _____	2b. _____
3.	Enter the amount from Form 1040A, line 15		
4.	Enter the amount, if any, from Form 1040A, line 16		
5.	Subtract line 4 from line 3. Enter the result in both columns	5a. _____	5b. _____
6.	Is the amount on line 5 less than the amount on line 2?		
<input type="checkbox"/> No. None of your IRA contributions are deductible. For details on nondeductible IRA contributions, see Form 8606.			
<input type="checkbox"/> Yes. Subtract line 5 from line 2 in each column. If the result is \$10,000 or more, enter \$3,000 (\$3,500 if age 50 or older at the end of 2003) on line 7 for that column and go to line 8. Otherwise, go to line 7		6a. _____	6b. _____
7.	Multiply lines 6a and 6b by 30% (.30) (or by 35% (.35) in the column for the IRA of a person who is age 50 or older at the end of 2003). If the result is not a multiple of \$10, increase it to the next multiple of \$10 (for example, increase \$490.30 to \$500). If the result is \$200 or more, enter the result. But if it is less than \$200, enter \$200	7a. _____	7b. _____
8.	Enter the amount from Form 1040A, line 7		
If married filing jointly and line 8 is less than \$6,000 (\$6,500 if one spouse is age 50 or older at the end of 2003; \$7,000 if both spouses are age 50 or older at the end of 2003), stop here and see Pub. 590 to figure your IRA deduction.			
9.	Enter traditional IRA contributions made, or that will be made by April 15, 2004, for 2003 to your IRA on line 9a and to your spouse's IRA on line 9b	9a. _____	9b. _____
10.	On line 10a, enter the smallest of line 7a, 8, or 9a. On line 10b, enter the smallest of line 7b, 8, or 9b. This is the most you can deduct. Add the amounts on lines 10a and 10b and enter the total on Form 1040A, line 17. Or, if you want, you may deduct a smaller amount and treat the rest as a nondeductible contribution (see Form 8606)	10a. _____	10b. _____



You may also be able to take the retirement savings contributions credit. See the instructions for line 32 on page 36.